



Attorney Docket No: U017 (BPAY.0010010)

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of Robinson et al.

Serial No.: 10/829,448

Examiner: Pierre Elisca

Confirmation No.: 6320

Art Unit: 3621

Filed: 4/22/2004

For: A SYSTEM AND METHOD FOR BIOMETRICALLY-INITIATED REFUND TRANSACTIONS

Commissioner for Patents
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §1.97(b)**

In accordance with the duty of disclosure set forth in 37 C.F.R. §1.56, Applicant(s) hereby submits the following information in conformance with 37 C.F.R. §§1.97 and 1.98.

- Pursuant to 37 C.F.R. §1.98, copies of documents C10-C14 cited in the attached Form PTO/SB/08A is enclosed.
- Pursuant to the U.S. Patent and Trademark Office's waiver of 37 C.F.R. §1.98(a)(2)(i) for applications filed after June 30, 2003, no copies of U.S. patents and patent applications cited in the attached Form PTO/SB/08 are being provided.
- No copies of documents B1 and C1-C9 listed on the attached Form PTO/SB/08A are being provided pursuant to 37 C.F.R. §1.98(d) because the publications were previously cited by or submitted to the Office in prior Application Serial No. 10/251,305, filed September 20, 2002 to which the above-identified application claims priority under 35 U.S.C. §120.
- Publication(s) __ listed on the attached Form PTO/SB/08A were cited in a foreign search or examination report corresponding to __ application serial no. __ and mailed on __.
- Enclosed is a copy of a non-English publication(s) __. Pursuant to §609 of the M.P.E.P., Applicant submits the attached foreign search or examination report, which cites such non-English language publication(s).
- Enclosed is an English translation of non-English publication(s) __ cited in the attached Form PTO/SB/08A.

[X] The Examiner's attention is directed to co-pending patent Application Serial No. 11/034,054, filed on January 13, 2005, Application Serial No. 11/076,891, filed on March 11, 2005, Application Serial No. 11/076,893, filed on March 11, 2005, and Application Serial No. 11/076,892, filed on March 11, 2005, which are directed to related technical subject matter. The identification of this U.S. Patent Application is not to be construed as a waiver of secrecy as to that application now or upon issuance of the present application as a patent. The Examiner is respectfully requested to consider the cited application and the art cited therein during examination of the present application.

This Information Disclosure Statement is filed after the period specified in 37 C.F.R. § 1.97(b), but before the mailing of a final action under 37 C.F.R. §1.113; a notice of allowance under 37 C.F.R. §1.311; or an action that otherwise closes prosecution in this application.

In accordance with 37 C.F.R. §1.97(c) also enclosed is:

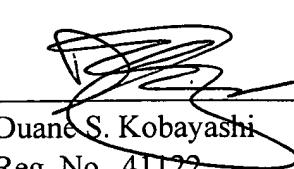
[X] Fee under 37 C.F.R. §1.17(p) in the amount of \$180.00; or
[] Statement as specified in 37 C.F.R. §1.97(e):
[] Each item of information contained in the Information Disclosure Statement cited herein was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing date of the Information Disclosure Statement; or
[] No item of information contained in the Information Disclosure Statement submitted herewith was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned, having made a reasonable inquiry, no item of information contained in the Information Disclosure Statement was known to any individual designated in 37 C.F.R. §1.56(c) more than three months prior to the filing date of the Information Disclosure Statement.

It is respectfully requested that the Examiner consider the above-noted information and return an initialed copy of the attached Form PTO/SB/08A to the undersigned.

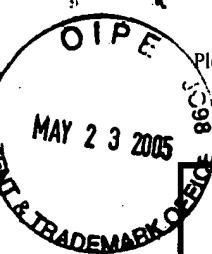
Respectfully submitted,

Dated: 5/23/05

By:


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PTO/SB/08A (08-00)

Substitute for form 1449A/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/829,448
Sheet	1	of	4	Filing Date	4/22/2004
				First Named Inventor	ROBINSON
				Group Art Unit	3621
				Examiner Name	Pierre Elisca
				Attorney Docket Number	U017 (BPAY.0010010)

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code (if known)		
A1	20040215565			Huffman	10-2004
A2	20040158524			Anderson et al.	08-2004
A3	20040155101			Royer et al.	08-2004
A4	20040088232			Minnis, JR.	05-2004
A5	20040083172			Wiederin	04-2004
A6	20040020982			Hoffman et al.	02-2004
A7	20030209599			Gatto	11-2003
A8	20030144956			Yu et al.	07-2003
A9	20030105725			Hoffman	06-2003
A10	20030018567			Flitcroft et al.	01-2003
A11	20020173986			Lehew et al.	11-2002
A12	20020111917			Hoffman et al.	08-2002
A13	20020046121			Walker, et al.	04-2002
A14	20010047343			Dahan et al.	11-2001
A15	20010000535			Lapsley et al.	04-2001
A16	6,796,492			Gatto	09-2004
A17	6,792,422			Stride et al.	09-2004
A18	6,685,088			Royer et al.	02-2004
A19	6,662,166			Pare et al.	12-2003
A20	6,651,063			Vorobiev	11-2003
A21	6,594,376			Hoffman et al.	07-2003
A22	6,581,042			Pare et al.	06-2003
A23	6,567,787			Walker et al.	05-2003
A24	6,542,874			Walker, Jindal	04-2003
A25	6,470,322			Walker, et al.	10-2002
A26	6,415,262			Walker, et al.	07-2002
A27	6,363,485			Adams et al.	03-2002
A28	6,334,113			Walker, et al.	12-2001
A29	6,334,112			Walker, et al.	11-2001
A30	6,317,723			Walker, et al.	11-2001
A31	6,230,148			Pare et al.	05-2001
A32	6,149,055			Gatto	11-2000
A33	6,105,010			Musgrave	08-2000
A34	5,930,804			Walker, et al.	10-1999
A35	5,857,079			Claus et al.	01-1999
A36	5,546,523			Gatto	08-1996

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No.	Foreign Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Office	Number		
B1	WO	01/20525	A1	Loyaltyworks, Inc.	03-2001

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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<p>Substitute for form 1449A/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p><i>(use as many sheets as necessary)</i></p>		<i>Complete if Known</i>	
		Application Number	10/829,448
		Filing Date	4/22/2004
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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				<i>Complete if Known</i>	
Sheet	3	of	4	Application Number	10/829,448
				Filing Date	4/22/2004
				First Named Inventor	ROBINSON
				Group Art Unit	3621
				Examiner Name	Pierre Elisca
				Attorney Docket Number	U017 (BPAY.0010010)

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ²
	C1	Office of NYS Attorney General Eliot Spitzer. Financial Giant Joins Fight Against Online Gambling. Press Release. http://www.oag.state.ny.us/press/2002/jun/jun14a_02.html . Jun. 2002.		
	C2	Zions Bank. Cards for Any Business Occasion. http://www.zionsbank.com/bank_cards.jsp?leftNav=bf_bfinance&topNav=bffinance .		
	C3	ABSA. Purchasing Credit Card. http://www.absa.co.za/Corporate/0,2999,2210,00.html .		
	C4	Visa U.S.A. Visa Purchasing. http://www.usa.visa.com/corporate/corporate_solutions/payment/visa_purchasing.html?it=c/corporate/corporate_solutions/index%2Ehtml Visa%20Purchasing%20 .		
	C5	University of Wisconsin-Green Bay. Purchasing Department: Purchasing Card. http://www.uwgb.edu/Purchasing/purchasingCard/procurement07.htm .		
	C6	Reference Guides Glossary Terms (Online Glossary Terms and Definitions). Merchant Glossary: Merchant Category Code (MCC) (Merchant Category Code) (MCC) Help. http://glossary.reference-guides.com/Merchant/Merchant_Category_Code_MCC/ . 2003.		
	C7	University of Denver. Purchasing Card User Guide. http://www.du.edu/purchasing/purcard.html#2.%20HOW%20DOES%20THE%20CARD%20WORK%20 .		
	C8	Williams College Controller's Office. Purchasing Card Procedures. http://www.williams.edu/admin/controller/pcard.html#whatis . Jan. 2005		
	C9	Arizona State University. The Purchasing Card: A Guide for Users. http://www.asu.edu/purchasing/pdf/purchcard.pdf . Jan. 2005		
	C10	Video Insight. http://www.video-insight.com/dvr221.htm		
	C11	TMCnet. Cernium Installs Perceptrak Behavior Recognition Software In Public Parking Garage In Yonkers. http://www.tmcnet.com/usubmit/2003/Dec/1021669.htm . Dec. 2003		

Examiner Signature		Date Considered
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Sheet	4	of	4	Attorney Docket Number	U017 (BPAY.0010010)

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. ³	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	C12	City of Aspen. Parking. http://www.aspenpitkin.com/depts/61/payanddisplay.cfm
	C13	SmartCity. SmartCity Card Solutions. http://www.coinamatic.com/coinamatic_group/html/apartment_laundry_services/smartzcity/Products/p4.html
	C14	TranCore. TransCore Access Control System First to Successfully Combine Biometrics and RFID. http://www.transcore.com/news/news050314.htm . Mar. 2005

Examiner Signature		Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number.

² Applicant is to place a check mark here if English language Translation attached.

³ Unique citation designation number.